

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARIEL ABAD
KAREN L. ABAD
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-22502

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 27, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/20/2014 and confirmed on 7/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,734.16
Less Refunds to Debtor	1,185.62	
TOTAL AMOUNT OF PLAN FUND		64,548.54
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	2,706.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,106.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	23,391.24	0.00	23,391.24
	Acct: 0754				
	PNC BANK NA	4,207.51	4,207.51	0.00	4,207.51
	Acct: 3879				
	LAKEVIEW LOAN SERVICING LLC	3,839.85	3,839.85	0.00	3,839.85
	Acct: 0754				
	PITTSBURGH WATER & SEWER AUTH*	0.00	0.00	0.00	0.00
	Acct: 90C5				
	JPMORGAN CHASE BANK NA	0.00	25,564.49	0.00	25,564.49
	Acct: 7833				
	JPMORGAN CHASE BANK NA	427.47	427.47	0.00	427.47
	Acct: 7833				
					57,430.56

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ARIEL ABAD	0.00	0.00	0.00	0.00
	Acct:				
	ARIEL ABAD	509.00	509.00	0.00	0.00
	Acct:				
	ARIEL ABAD	676.62	676.62	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	300.30	300.30	0.00	300.30
	Acct:				
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX				
	LLC				
	CLERK, U S BANKRUPTCY COURT	13.17	13.17	0.00	13.17
	Acct: XXXXXXXXXXXXXXXXXX LLC				
	CLERK, U S BANKRUPTCY COURT	11.97	11.97	0.00	11.97
	Acct: XXXXXXXXXXXXXXXXXX LLC				
					325.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 9004	155.24	15.52	0.00	15.52
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 8803	495.71	49.57	0.00	49.57
	CERASTES LLC Acct: 7382	831.72	83.17	0.00	83.17
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 7361	955.96	95.60	0.00	95.60
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3260	145.74	14.57	0.00	14.57
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3700	558.16	55.82	0.00	55.82
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 5936	615.77	61.58	0.00	61.58
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1325	240.00	24.00	0.00	24.00
	CAPITAL ONE NA** Acct: 8851	159.52	15.95	0.00	15.95
	CAPITAL RECOVERY V LLC++ Acct: 8130	0.00	0.00	0.00	0.00
	CAPITAL RECOVERY V LLC++ Acct: 2442	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK Acct: XXX5160	0.00	0.00	0.00	0.00
	MEDI-HELP Acct: XXX2734	0.00	0.00	0.00	0.00
	ATLAS ACQUISITIONS LLC O/B/O OLIPHA Acct: 7909	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3434	554.62	55.46	0.00	55.46
	STERLING INC Acct: ?	0.00	0.00	0.00	0.00
	TD BANK USA NA** Acct: 1190	212.90	21.29	0.00	21.29
	VERIZON Acct: XXX8138	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1024	286.10	28.61	0.00	28.61
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1732	1,362.02	136.20	0.00	136.20
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 0491	283.43	28.34	0.00	28.34
	MEDI-HELP Acct: 3325	472.76	0.00	0.00	0.00
	ANDREW F GORNALL ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY R HUNT ESQ Acct:	0.00	0.00	0.00	0.00
					685.68
TOTAL PAID TO CREDITORS					58,441.68

TOTAL	
CLAIMED	325.44
PRIORITY	8,474.83
SECURED	7,329.65

Date: 08/27/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteevdpa.com

Certificate of Notice Page 5 of 7
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARIEL ABAD
KAREN L. ABAD
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-22502

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Ariel Abad
Karen L. Abad
Debtors

Case No. 14-22502-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 1 of 2
Total Noticed: 32

Date Rcvd: Aug 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2019.

db/jdb +Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145
aty +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
13874818 +Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337
13874819 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)
13920016 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13906490 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,
7th Floor-- Payment Processing, Buffalo, NY 14203-1495
13874829 +Macy's, PO Box 183083, Columbus, OH 43218-3083
13874830 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631
13874833 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
13910506 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13874836 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874817 E-mail/PDF: gecscedi@recoverycorp.com Aug 29 2019 02:54:32 Amazon GE Capital Retail Bank,
PO Bo x965013, Orlando, FL 32896-5013
13888711 +E-mail/Text: bnc@atlasacq.com Aug 29 2019 02:55:57 Atlas Acquisitions LLC,
on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
13920867 +E-mail/Text: bncmail@w-legal.com Aug 29 2019 02:57:13 CERASTES, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13874821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2019 02:54:07 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
13930610 E-mail/PDF: rmscscedi@recoverycorp.com Aug 29 2019 02:55:18 Capital Recovery V, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13874823 E-mail/Text: bk.notifications@jpmchase.com Aug 29 2019 02:56:19 Chase Auto Finance,
P.O. Box 78050, Phoenix, AZ 85062-8050
13937283 +E-mail/Text: kburkley@bernsteinlaw.com Aug 29 2019 02:57:43 Duquesne Light Company,
c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13874824 E-mail/PDF: gecscedi@recoverycorp.com Aug 29 2019 02:54:01 GE Capital Retail Bank,
P.O. Box 960061, Orlando, FL 32896-0061
13893132 E-mail/Text: bk.notifications@jpmchase.com Aug 29 2019 02:56:19 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505
13874825 E-mail/Text: bncnotices@becket-lee.com Aug 29 2019 02:56:00 Kohl's Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
13874826 E-mail/PDF: gecscedi@recoverycorp.com Aug 29 2019 02:54:32 Lowes/ GECRB, PO Box 530914,
Atlanta, GA 30353-0914
13874828 E-mail/Text: camanagement@mtb.com Aug 29 2019 02:56:11 M&T Bank, PO Box 62182,
Baltimore, MD 21264-2182
13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Aug 29 2019 02:56:57 Oliphant Financial,
9009 Town Center Parkway, Bradenton, FL 34202-4185
13917070 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2019 03:06:06
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13874834 E-mail/PDF: gecscedi@recoverycorp.com Aug 29 2019 02:55:01 Sam's Club/ GECRB,
PO Box 530942, Atlanta, GA 30353-0942
13874835 +E-mail/Text: BKRMailOps@weltman.com Aug 29 2019 02:56:12 Sterling, Inc., 375 Ghent Road,
Akron, OH 44333-4600
13882332 +E-mail/Text: bncmail@w-legal.com Aug 29 2019 02:57:13 TD BANK USA, N.A.,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13874837 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 29 2019 02:55:44
Verizon, PO Box 920041, Dallas, TX 75392-0041
13874838 E-mail/PDF: gecscedi@recoverycorp.com Aug 29 2019 02:54:00 Walmart/ GECRB, P.O. Box 530927,
Atlanta, GA 30353-0927
13874840 +E-mail/Text: BKRMailOps@weltman.com Aug 29 2019 02:57:09 William T. Molczan,
1400 Koppers Building, 436 Seventh AVenue, Pittsburgh, PA 15219-1826

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr Pittsburgh Water & Sewer Authority
13874822* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
13874827* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914
13874831* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631
13874839* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 32

Date Rcvd: Aug 28, 2019

13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 27, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com

Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com

Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com

TOTAL: 9